

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	
	)	CASE NO. 20 B 13106
Ejaz Waheed and Sadia Ejaz,	)	
	)	HON. Timothy A. Barnes
	)	CHAPTER 13
DEBTORS.	)	

**NOTICE OF MOTION**

TO: Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604, via electronic court notification;

See attached service list.

Please take notice that on December 2, 2021, at 1:30 p.m. I shall appear before the Honorable Timothy A. Barnes, or any judge sitting in that judge's place, and present the motion to modify plan, a copy of which is attached.

**This motion will be presented and heard electronically using Zoom for Government.** No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

**To appear by video,** use this link: <https://www.zoomgov.com>. Then enter the meeting ID.

**To appear by telephone,** call Zoom for Government at 1-669-254-5252 or 1-646-828- 7666. Then enter the meeting ID.

**Meeting ID and password.** The meeting ID for this hearing is 161 329 5276. Password – 433658. The meeting ID and further information can also be found on Judge Thorne's web page on the court's web site.

**If you object to this motion** and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

**PROOF OF SERVICE**

The undersigned, an attorney, certifies that she transmitted a copy of this notice and the attached motion to the above-named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 20 S. Clark Street, Chicago, IL 60603 on November 10, 2021.

/s/ Megan Swenson  
Attorney for Debtors

The Semrad Law Firm, LLC  
20 S. Clark Street, 28<sup>th</sup> Floor  
Chicago, IL 60603  
312-913-0625  
mswenson@semradlaw.com

Label Matrix for local noticing  
0752-1  
Case 20-13106  
Northern District of Illinois  
Eastern Division  
Wed Nov 10 10:10:43 CST 2021

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Art Van Furniture  
15080 S La Grange Rd  
Orland Park, IL 60462-3233

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Credit First  
P.O. Box 8134  
Cleveland, OH 44188-0001

Discover Fin Svcs Llc  
PO Box 3025  
New Albany, OH 43054-3025

Lvnv Funding, Llc  
P.O. Box 10587  
C/O Resurgent Capital Systems  
Greenville, SC 29603-0587

Navy Federal Cr Union  
PO Box 3000  
Merrifield, VA 22119-3000

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

Consumers Cooperative Credit Union  
Esp Kreuzer Cores LLP

400 S. County Farm Road  
Suite 200  
Wheaton, IL 60187-4547

U.S. Bankruptcy Court  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604-1702

(p)BAXTER CREDIT UNION  
COLLECTION DEPARTMENT  
PO BOX 8133  
VERNON HILLS IL 60061-8133

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

(p)DSNB MACY S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O FALLON MO 63368-2222

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

(p)MISSION LANE LLC  
PO BOX 105286  
ATLANTA GA 30348-5286

Nordstrom/Td Bank Usa  
P.O. Box 6555  
Englewood, CO 80155-6555

Sunrise Credit Service  
P.O. Box 9100  
Farmingdale, NY 11735-9100

Synchrony Bank/ Amazon  
P.O. Box 95016  
Orlando, FL 32896-0001

PRA Receivables Management LLC  
POB 41067  
Norfolk, VA 23541-1067

(p)ANDIGO CREDIT UNION  
1501 E WOODFIELD ROAD SUITE 400W  
SCHAUMBURG IL 60173-5419

CREDIT FIRST NA  
PO BOX 818011  
CLEVELAND, OH 44181-8011

Consumers Cooperative Credit Union  
Suc by merger to Andigo Credit Union  
Esp Kreuzer Cores LLP  
400 S County Farm Road Ste 200  
Wheaton, IL 60187-4547

Department Stores National Bank  
c/o Quantum3 Group LLC  
PO Box 657  
Kirkland, WA 98083-0657

Lvnv Funding  
C/O RESURGENT CAPI PO BOX 10497 MS  
GREENVILLE, SC 29603-0497

Navy Fcu  
One Security Place  
Merrifield, VA 22119-0001

(p)PENTAGON FEDERAL CREDIT UNION  
ATTN BANKRUPTCY DEPARTMENT  
P O BOX 1432  
ALEXANDRIA VA 22313-1432

Syncb/Car Care Ziebart  
P.O. Box 965036  
Orlando, FL 32896-5036

TD Retail Card Services  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Td Bank Usa/Targetcred  
PO Box 660170  
Dallas, TX 75266-0170

Td Retail Card Services c/o Creditors Bankru  
P O Box 800849  
Dallas, TX 75380-0849

The Bank Of Missouri  
P.O. Box 400  
Dixon, MO 65459-0400

The Bank of Missouri  
PO Box 105555  
Atlanta, GA 30348-5555

United States Senate F  
2750 Eisenhower Ave  
Alexandria, VA 22314-4553

Verizon  
National Recovery  
Po Box 26055  
Minneapolis, MN 55426-0055

Daniel Melfi  
Semrad Law Firm  
20 S. Clark St.  
Chicago, IL 60603-1802

Ejaz Waheed  
8447 W Bryn Mawr Ave  
Chicago, IL 60631-3412

Marilyn O Marshall  
224 South Michigan Ste 800  
Chicago, IL 60604-2503

Patrick Semrad  
The Semrad Law Firm, LLC  
20 S. Clark St, 28th Floor  
Chicago, IL 60603-1811

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604-2027

Sadia Ejaz  
8447 W. Bryn Mawr  
Chicago, IL 60631-3412

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Andigo Credit Union  
1205 E Algonquin Rd  
Schaumburg, IL 60196

Baxter Credit Union  
340 N Milwaukee Ave  
Vernon Hills, IL 60061

Capital One Bank Usa N  
PO Box 85520  
Richmond, VA 23285

Department Stores National Bank  
P.O. Box 4275  
Norcross, GA 30091

(d)Macys/Dsnb  
9111 Duke Blvd  
Mason, OH 45040

Mission Lane/Bsb  
P.O. Box 105286  
Atlanta, GA 30304

Pentagon Federal Credit Union  
P O Box 1432  
Alexandria, VA 22313

Portfolio Recovery Associates  
P.O. Box 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
PO Box 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Amazon  
POB 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Art Van Furniture  
POB 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Barclaycard  
POB 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Pep Boys  
POB 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o SYNCHRONY BANK  
POB 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Sony  
POB 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC

c/o Synchrony Bank

POB 41067

Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC

c/o WALMART CREDIT CARD

POB 41067

Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC

c/o Ziebart/Sycc

POB 41067

Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Synchrony Bank

c/o PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

End of Label Matrix

Mailable recipients 41

Bypassed recipients 1

Total 42

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	
	)	CASE NO. 20 B 13106
Ejaz Waheed and Sadia Ejaz,	)	
	)	HON. Timothy A. Barnes
	)	CHAPTER 13
DEBTORS	)	

**MOTION TO MODIFY PLAN**

NOW COME the Debtors, Ejaz Waheed and Sadia Ejaz, by and through Debtors' attorneys, The Semrad Law Firm, LLC hereby move this Honorable Court to Modify the confirmed Chapter 13 Plan, Debtors state the following:

1. On June 29, 2020, Debtors filed a petition for relief pursuant to Chapter 13 Title 11 U.S.C.
2. On September 3, 2020, this Honorable Court confirmed the Debtors' Chapter 13 Plan.
3. The Chapter 13 Plan allows for secured creditors to be paid 100% of their allowed claims, and general unsecured creditors without priority to be paid 50% of their allowed claims.
4. The Chapter 13 Plan requires the Debtors to make plan payments to the Chapter 13 Trustee in the amount of \$1,750.00 monthly for 36 months.
5. Debtors' confirmed Chapter 13 plan requires the Debtors on or before April 20th of the year following the filing of the case and each year thereafter to submit a copy of the prior year's filed federal tax return to the Chapter 13 Trustee. The Debtors are required to tender the amount of any tax refund received while the case is pending in excess of \$1,200.00 to the Trustee.

6. Debtors have filed their 2020 Federal Income Tax Returns and received a Tax Refund in the amount of \$7,215. Of this refund, \$1,200.00 was for a recovery rebate credit.
7. Debtors are required to tender \$4,815.00 from their Tax Refund to the Trustee.
8. That Debtors were several months behind on their rent.
9. Debtors used the Tax Refund to cure the default to their landlord, to avoid eviction.  
  
Please see attached Exhibit A.
10. Debtors can move forward with the plan if the 2020 Tax Refund is deferred to the end of the plan.
11. Debtors respectfully request this Honorable Court defer the 2020 Tax Refund to the end of the plan of reorganization.
12. Debtors are in a position to proceed with the instant case.
13. Debtors filed the instant case in good faith and intend to complete the plan of reorganization.

WHEREFORE, the Debtors pray this Honorable Court for the following relief:

- A. That this Honorable Court enter an Order deferring the 2020 Tax Refund to the end of the Chapter 13 Plan of reorganization; and
- B. For such other and further relief as the Court deems fair and proper.

Respectfully submitted,

/s/ Megan Swenson  
*Attorney for Debtors*

The Semrad Law Firm, LLC  
20 S. Clark Street, 28<sup>th</sup> Floor  
Chicago, IL 60603  
312-913-0625